

Standards and Benchmarks for the Hospitals in the Provider Network

The standards and benchmarks for the hospitals in the provider network were prescribed under the Guidelines on Standardisation in Health Insurance under Master circular dated 22 July 2020. The same included, amongst others, definition of Hospital, mandatory registration on ROHINI (Registry of Hospitals in Network of Insurance), minimum number of beds (15 nos), etc.

In order to enhance the scope for offering cashless facility across the length and breadth of the country, IRDAI, vide its circular dated 20 July 2022, empowered the insurers to empanel the network providers that meet the standards and benchmarks criteria as specified by their respective boards. In view of the same, it is proposed to adopt the following Standards and Benchmarks for the Hospitals in the Provider Network, which are in line with the criteria hitherto applicable as per abovementioned guidelines. For operational and administrative convenience and with an objective of ever expanding the hospitals in network providers, exception to the above may be approved by the Chief Technical Officer and the Chief Financial Officer or the Chief Executive Officer, and revised Standards and Benchmarks for the Hospitals in the Provider Network shall be presented to the Board on annual basis.

The Company intends to create a network of hospitals across the country to provide hassle-free medical services along with faster cashless claim settlement for health insurance customers. As per the current process, our Network Provider management team, guided by marketing directives on expansion of business, shortlists the hospitals *inter alia* on the basis of hospital infrastructure, technical capabilities, quality of the healthcare services offered and suitability from customer / business perspective.

The Provider Management team of the Company shall empanel the Network Provider (Hospital) for providing cashless facility to the insured / beneficiaries with the terms & conditions under the respective health insurance policies and focus on the delivery of quality healthcare services.

The major factors to be considered at the time of empanelment and review of empanelled Network Providers will be as follows and the same will also include compliance with the applicable regulatory framework prescribed by the competent authority from time to time, such as ROHINI registration.

A) Hospital means an institution established for in-patient care and day-care treatment of illness and / or injuries and which has been registered and certified with the local authorities or complies with all minimum criteria as:

- a) Qualified nursing staff under 24*7 employment
- b) At least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places OR Based on the type of city (Tier1, 2, 3 or Metro/Non-Metro), the hospital should have adequate inpatient bed with adequate spacing and supporting staff, (Exemption for dental and daycare procedure hospitals like Eye, ENT, and Standalone Dialysis Centers) as prescribed by respective State Specific Regulations or authority
- c) Qualified doctors as per the Clinical Establishment Act / State government rules & regulations as applicable from time to time
- d) Other qualified medical practitioner(s) in charge 24*7
- e) Fully equipped operation theatre of its own where surgical procedures would be carried out
- f) Maintains daily records of patients and makes the same accessible to the insurance company's authorized personnel

B) An AYUSH hospital is a healthcare facility wherein medical / surgical / para-surgical treatments and procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a) Central or State Government AYUSH Hospital
- b) Teaching hospital attached to AYUSH College recognized by the Central Government / Central Council of Indian Medicine / Central Council for Homeopathy
- c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable,

and under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criteria:

- Having at least 5 in-patient beds
- Having qualified AYUSH Medical Practitioner in charge 24*7
- Having dedicated AYUSH therapy sections as required and / or has equipped operation theatre where surgical procedures are to be carried out
- Maintaining daily records of the patients and making the same accessible to the insurance company's authorized representative

C) Day-Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable, and having facilities for carrying out treatment procedures and medical or surgical or para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner(s) on day-care basis without in-patient services and must comply with all the following:

- Having qualified registered Medical Practitioner(s) in charge
- Having dedicated AYUSH therapy sections as required and / or has equipped operation theatre where surgical procedures would be carried out
- Maintaining daily records of the patients and making the same accessible to the insurance company's authorized representative.
